

Section 5. Research Findings

9.a Special Focus on Rental Housing

The **Nantucket Community Survey – 2006** responses provide in-depth insight into the following rental housing-related topics:

- Amount of rental housing stock in need of repairs to be truly “habitable,”
- Amount (\$) paid out each month for rental “housing,”
- “Homelessness” in renter households,
- Number of rental households receiving PRIVATE charity (\$) for housing costs,
- Number of rentals that include electricity, heat,
- Percentage of gross income going to pay the monthly rent.
- Characteristics of rental housing (# of bedrooms, single/multi-unit, rooms, etc.)
- Employment-related housing,
- Financial situation in rental households.
- Methods for coping with rental housing costs, and
- Rental subsidization (from governmental and private sources)

Household Issues and Service Barriers:

Nantucket Community Survey – 2006 respondents who rent were asked to identify major housing-related issues and problems that came up in their household during the previous year. Further, if they tried to obtain help in overcoming these problems, they were asked to identify the kinds of barriers to services that they encountered and the seriousness of those barriers. The following rental housing-related issues were reported:

- Not able to find appropriate senior (65+) housing,
- Not enough room in the house for all of the people who live there (overcrowding),
- Not having enough money to pay for housing,
- Being forced to move due to seasonal rent increases,
- Other issues closely linked to rental housing availability and affordability, including:
 - Discrimination (due to HIV, AIDS, TB, etc.),
 - Discrimination (due to race, age, language, sexual identity/orientation, etc.),
 - Discrimination toward mentally ill person(s)
 - Not being able to afford nutritious food,
 - Not always having enough money for food,
 - Not having money enough to pay the doctor, the dentist, or to buy prescription medications,
 - Not enough money to pay for a mental health counselor,
 - Not enough money to pay for dental insurance,
 - Not enough money to pay health insurance deductible/co-payment,
 - Lack of appropriate clothing,
 - Having bad credit, and
 - Lack of a usable car/truck for local trips (to work, shopping, doctors, etc.)

Highlights From Rental Housing-Related Survey Findings

Of the 705 Nantucket households responding to the Nantucket Community Survey - 2006, almost one-third (30%) report RENTING their housing, whereas, 70% either OWN their home or live in one of several group housing situations. The median income range of all responding renter households is \$50,000 - \$74,999, equaling roughly the median household income figure estimated by the US Census Bureau for Nantucket [\$55,428 in 2003].

One-quarter (23%) of Nantucket renter households are estimated to be living under 200% of the year 2006 federal poverty level [for the lower 48 states]. Any household with working adults, but with a combined annual income (from all sources) of less than 200% of the poverty level is classified as “working poor.” One-in-seven (14%) of responding renter households are estimated to fit into this “working poor” category. Also, one-in-twenty (6%) renter Nantucket households receive some sort of PUBLIC financial assistance, such as TAFDC, food stamps, fuel assistance, SSI, SSDI, or housing vouchers. Also, six percent (6%) of responding renter households report receiving PRIVATELY funded emergency food, clothing, and/or housing money assistance over the past 12 months. Additional details on rental housing responses can be found in Appendix 2, Table 2.B.5.

Table 5.9.1 shows key housing–related findings for renter Nantucket households. (See also, Appendix 2.G)

Table 5.9.1a: Financial Situation in Renter Nantucket Households

<u>Renter</u> Household Financial Situation	Percent of <u>Renter</u> Nantucket Households
Households with less than \$15,000 combined annual income	9%
Households with \$15,000 - \$24,999 combined annual income	6%
Households with \$25,000 - \$49,999 combined annual income	28%
Households with \$50,000 - \$99,999 combined annual income	40%
Households with \$100,000 - \$174,999 combined annual income	16%
Households with \$175,000 or above combined annual income	0.7%
Households with combined annual income BELOW the County median*	64%
Households with combined annual income ABOVE the County median*	36%
Households with combined annual income Less Than 200% of poverty level**	23%
Median Annual Household Income (combined, from all sources)	\$50,000-\$74,999
“Working Poor” households (employed adults, but income less than 200% of poverty level)	14%
Median Monthly Housing Payment [median indicates: 1/2 below - 1/2 above]	\$1,000-\$1,499
Total Housing Payments as % of Gross Income [= \$1,250*12 divided by \$62,500]	24%

* The Nantucket County (MA) median household income was estimated by the US Census Bureau to be \$55,428 in the year 2003 (latest year for which an official estimate is available).

** 200% of poverty in year 2006 was Federally defined as: \$19,600 for one person living alone, \$26,400 for a family of two, and \$40,00 for a family of four.

Table 5.9.1b: Housing Situation in Renter Nantucket Households

<u>Renter</u> Household Housing Situation	Percent of <u>Renter</u> Nantucket Households
Renter Households:	
Of renter households, percent where rent includes electricity	28%
Of renter households, percent where rent includes heat	26%
Living in Senior Housing or Assisted Living Unit	0%
Household’s rental unit needs major repair to make it truly habitable	7%
Any household member been “homeless” for more than 1-2 days? (Yes)	9%

Table 5.9.1c: Public & Private Assistance Received in Renter Nantucket Households:

<u>Rental</u> Housing Assistance	Percent of <u>Renter</u> Nantucket Households
Renter households receiving any <u>PUBLIC</u> financial assistance (TAFDC, Food Stamps, Fuel assistance, SSI, SSDI, or housing vouchers) (YES)	6%
Renter households having received a <u>PRIVATE</u> charity emergency money grant in past 12 months for:	
- food/clothes	0.5%
- housing	3%
- heating	2%
- utilities	1%

Table 5.9.2: Issues and Service Barriers in Renter Nantucket Households

[Issue: minor-to-major, Barrier: moderately serious-to-so serious did not get help]

(See also, Appendix 2.G)

<u>Renter</u> Household Issues and Service Barriers	Percent of <u>Renter</u> Nantucket Households
Issue: Paying for or getting dental insurance	46%
Issue: Not having money enough to pay the doctor, the dentist, or to buy prescription medications	42%
Issue: Having a lot of anxiety or stress in the household	36%
Issue: Not having enough money to pay for housing	34%
Issue: Not being able to afford recreational activities	33%
Issue: A lot of depression in the household	33%
Issue: Not being able to afford legal help	28%
Issue: Not enough room in your house for all of the people who live there	23%
Issue: Not always having enough money for food	21%
Issue: Inadequate opportunities to learn new skills or for advancement at work	18%
Issue: Don't have working car/truck when needed	18%
Issue: Paying for a mental health counselor	15%
Issue: Experiencing an alcohol and/or drug problem	15%
Issue: Adult substance abuse (alcohol, drugs, etc.)	14%
Issue: Not able to afford nutritious food	13%
Barrier: Cost of taking time away from work	68%*
Barrier: Could not afford fees or costs for [human] services	61%*
Barrier: Services not accepting new patients/clients	44%*
Barrier: Unable to take time away from work for services	43%*
Barrier: Paying [health] insurance deductible/co-payment	31%*

* Percent of those 109 renter Nantucket households where any service barrier was reported.**Rental Housing-Related Survey Findings—ALL Renters**

Overall, six-in-ten (61%) of households on Nantucket own their home. Just under one-third (30%) rent their housing. The average renter household pays out between \$1,000 and \$1,499 per month for their housing. Seven percent (7%) of these residents report that their rented home is in need of major repair in order to make it truly habitable. PRIVATE charity-provided financial assistance was received in six percent (6%) of renter Nantucket

households in the prior year. Further, of the sample of renter households reporting having received any PRIVATE assistance/cash (for any reason) over one-half (55%) said the money received was spent on housing, heating, or utilities.

MAJOR Problems Reported By Renter Households:

Table 5.9.3 provides a comparison of **MAJOR** categories of problems reported by owner and renter households. (Note: To be included in Table 5.9.3 the respondent must have answered "Major Problem" to one or more of the various household problem questions--("Money"-related, "Health"-related, "Housing"-related, etc.). See Appendix 2.A.2 for details of Major Problem categories.

Table 5.9.3: MAJOR Problems Reported in Nantucket Households: By Ownership Category [See Appendix 2.A.2 for details of Major Problem categories.]

MAJOR Problem(s) Reported in Nantucket Households	Percentage of <u>OVERALL</u> SAMPLE of Nantucket Households Reporting MAJOR Problem	Percentage of <u>OWNER</u> Nantucket Households Reporting MAJOR Problem	Percentage of <u>RENTER</u> Nantucket Households Reporting MAJOR Problem
(Sample N)	(N=704)	(N=432)	(N=187)
MAJOR "MONEY"-related problem(s)	20%	10%	36%
MAJOR "MENTAL HEALTH"-related problem(s)	10%	6%	12%
MAJOR "HOUSING"-related problem(s)	9%	2%	17%
MAJOR "CHILDREN/YOUTH"-related problem(s)	5%	2%	10%
MAJOR "SUBSTANCE ABUSE"-related problem(s)	4%	3%	5%
MAJOR "TRANSPORTATION"-related problem(s)	3%	0.6%	5%
MAJOR "FOOD/NUTRITION"-related problem(s)	3%	0.1%	5%
MAJOR "VIOLENCE/BEHAVIOR"-related problem(s)	2%	2%	1%
MAJOR "DISCRIMINATION"-related problem(s)	2%	0.4%	2%

Data shown in Table 5.9.3, indicate that, with the exception of violence- and discrimination-related problems, the largest proportions of "Major Problem" responses come from households that RENT their housing--on average, nearly 2 times higher than the overall survey sample. On average, about four times as many renter households as owner households report elevated levels of these eight problem categories (ranging from 2 times to 8 times higher).

Most Needy Households (see definition of "Most Needy" households in Section 5.4)

Of the 112 most needy Nantucket households responding to the Nantucket Community Survey - 2006, over one-half (52%) report RENTING their housing, whereas, 48% either OWN their home or live in one of several group housing situations. The median income range of all responding renter most needy households is \$35,000 - \$49,999, barely three-quarters of the median household income figure estimated by the US Census Bureau for Nantucket [\$55,428 in 2003]. Four-in-ten (38%) of renter most needy households are estimated to be living under 200% of the Year 2006 federal poverty level [for the lower 48 states]. Any household with working adults, but with a combined annual income (from all

sources) of less than 200% of the poverty level is classified as “working poor.” Nearly three-in-ten (29%) of responding renter most needy households are estimated to fit into this “working poor” category. A small percentage (8%) of renter most needy households receive some sort of PUBLIC financial assistance, such as TAFDC, food stamps, fuel assistance, SSI, SSDI, or housing vouchers. Twelve percent (12%) of responding renter most needy households report receiving PRIVATELY funded emergency food, clothing, and/or housing money assistance over the past 12 months.

Table 5.9.4 shows key housing–related findings for renter most needy households. (See also, Appendix 2.G)

Table 5.9.4a: Financial Situation in Renter Most Needy Households

Most Needy <u>Renter</u> Financial Situation	Percent of <u>Renter</u> Most Needy Nantucket Households
Households with less than \$15,000 combined annual income	12%
Households with \$15,000 - \$24,999 combined annual income	9%
Households with \$25,000 - \$49,999 combined annual income	44%
Households with \$50,000 - \$99,999 combined annual income	31%
Households with \$100,000 - \$174,999 combined annual income	4%
Households with \$175,000 or above combined annual income	0%
Households with combined annual income BELOW the County median*	84%
Households with combined annual income ABOVE the County median*	16%
Households with combined annual income Less Than 200% of poverty level**	38%
Median Annual Household Income (combined, from all sources)	\$35,000-\$49,999
“Working Poor” households (employed adults, but income less than 200% of poverty level)	29%
Median Monthly Housing Payment [median indicates: 1/2 below - 1/2 above]	\$1,500-\$1,999
Total Housing Payments as % of Gross Income [= \$1,750*12 divided by \$42,500]	49%

* The Nantucket County (MA) median household income was estimated by the US Census Bureau to be \$455,428 in the year 2003 (latest year for which an official estimate is available).

** 200% of poverty in year 2006 was Federally defined as: \$19,600 for one person living alone, \$26,400 for a family of two, and \$40,00 for a family of four.

Table 5.9.4b: Housing Situation in Renter Most Needy Households

Most Needy <u>Renter</u> Housing Situation	Percent of <u>Renter</u> Most Needy Nantucket Households
Renter Households:	
Of renter households, percent where rent includes electricity	26%
Of renter households, percent where rent includes heat	17%
Living in Senior Housing or Assisted Living Unit	0%
Household's housing unit needs major repair to make it truly habitable	17%
Any household member been “homeless” for more than 1-2 days? (Yes)	17%

Table 5.9.4c: Public & Private Assistance For Renter Most Needy Households

Most Needy <u>Rental</u> Housing Assistance	Percent of <u>Renter</u> Most Needy Nantucket Households
<u>Renter</u> households receiving any <u>PUBLIC</u> financial assistance (TAFDC, Food Stamps, Fuel assistance, SSI, SSDI, or housing vouchers)	8%
<u>Renter</u> households having received a <u>PRIVATE</u> charity emergency money grant in past 12 months for:	
- food/clothes	1%
- housing	6%
- heating	4%
- utilities	4%

Table 5.9.5: Issues and Service Barriers in Renter Most Needy Households

[Issue: minor-to-major, Barrier: moderately serious-to-so serious did not get help]
(See also, Appendix 2.G)

<u>Renter</u> Most Needy Household Issues and Service Barriers	Percent of <u>Renter</u> Most Needy Nantucket Households
Issue: Not having money enough to pay the doctor, the dentist, or to buy prescription medications	90%
Issue: Paying for or getting dental insurance	86%
Issue: Not having enough money to pay for housing	85%
Issue: Not being able to afford recreational activities	72%
Issue: Having a lot of anxiety or stress in the household	62%
Issue: Not being able to afford legal help	60%
Issue: A lot of depression in the household	59%
Issue: Not always having enough money for food	53%
Issue: Not enough room in your house for all of the people who live there	49%
Issue: Inadequate opportunities to learn new skills or for advancement at work	45%
Issue: Paying for a mental health counselor	43%
Issue: Not able to afford nutritious food	38%
Issue: Discrimination (due to race, age, language, sexual identity/orientation, etc.)	29%
Issue: Don't have a working car/truck when needed	33%
Issue: Not being able to find or afford child day care	31%
Barrier: Could not afford fees or costs for [human] services	86%*
Barrier: Cost of taking time away from work	76%*
Barrier: Unable to take time away from work to go to services	55%*
Barrier: Services not accepting new patients/clients	50%*
Barrier: Paying [health] insurance deductible/co-payment	49%*

* Percent of those 53 renter most needy households where any service barrier was reported.

Rental Housing-Related Survey Findings--Only Most Needy Households

Overall, one-fifth (21%) of most needy households on Nantucket own their home. Slightly more than one-half (52%) rent their housing. The average renter most needy household pays between \$1,500 and \$1,999 per month for their housing (rent). One-in-six (17%) of these residents report that their rental unit is in need of major repair in order to make it truly habitable. Of the renter most needy households reporting having received any PRIVATE assistance/cash in the prior year, at least one-half report that the money received was spent on housing, heating, or utilities.

MAJOR Problems Reported By Renter Most Needy Households:

Table 5.9.6 provides a comparison of major categories of problems reported by owner- and renter-most needy households. (Note: To be included in Table 5.9.6 the respondent must have answered "Major Problem" to one or more of the various household problem questions--("Money"-related, "Health"-related, "Housing"-related, etc.). See Appendix 2.A.2 for details of Major Problem categories.

Table 5.9.6: MAJOR Problems Reported in Most Needy Households: By Ownership Category See Appendix 2.A.2 for details of Major Problem categories.

<u>MAJOR</u> Problem(s) Reported in Most Needy Households	Percentage of <u>OVERALL</u> <u>SAMPLE</u> of Most Needy Nantucket Households Reporting <u>MAJOR</u> Problem	Percentage of Nantucket <u>OWNER</u> Most Needy Nantucket Households Reporting <u>MAJOR</u> Problem	Percentage of <u>RENTER</u> Most Needy Nantucket Households Reporting <u>MAJOR</u> Problem
(Sample N)	(N=112)	(N=23)	(N=58)
MAJOR "MONEY"-related problem(s)	82%	75%	85%
MAJOR "HOUSING"-related problem(s)	49%	27%	51%
MAJOR "MENTAL HEALTH"-related problem(s)	46%	51%	38%
MAJOR "CHILDREN/YOUTH"-related problem(s)	26%	17%	29%
MAJOR "TRANSPORTATION"-related problem(s)	19%	12%	15%
MAJOR "SUBSTANCE ABUSE"-related problem(s)	19%	33%	12%
MAJOR "FOOD/NUTRITION"-related problem(s)	18%	2%	15%
MAJOR "VIOLENCE/BEHAVIOR"-related problem(s)	11%	24%	4%
MAJOR "DISCRIMINATION"-related problem(s)	9%	0%	6%

Data shown in Table 5.9.6, indicate that for three problem categories (money-, housing-, and children/youth-related) the largest proportions of "Major Problem" responses come from the most needy households that RENT their housing--on average, five percent (5%) higher than the overall most needy household sample. Further, on average, renter most needy households report levels of seriousness of six MAJOR problem categories that exceed levels reported by owner most needy households (ranging from 25% to 90% higher).

9.b. Responses To Focus on Rental Housing Questions

The Focus on Rental Housing section of the **Nantucket Community Survey – 2006** probed deeply into a series of rental housing-related topics, including:

- Characteristics of rental housing (# of bedrooms, single/multi-unit, rooming, etc.),
- Financial situation in rental households,
- Methods for coping with rental housing costs,
- Rental subsidization (from governmental and private sources), including
- Employment-related housing.

Characteristics of Nantucket Rental Housing:

Table 5.9.7a shows a brief demographic profile and a housing description for the renter households that responded to the Supplemental Questions on page 6 of the Nantucket Community Survey – 2006 questionnaire (Note: Not all renters answered the Supplemental Questions.) The following responses are from the sub-set of 187 renters who did answer the Focus on Rental Housing section. (See also, Appendix 2.B, Table 2.B.5 and Appendix 2.G)

Table 5.9.7a General Characteristics of Nantucket Rental Housing

Nantucket <u>Rental</u> Housing Characteristics	Percent of Renter* Nantucket Households
(Sub-Set N)	(N=187)
Demographic Profile of <u>Renter</u> Household:	
Average number of adults (18+) living in household	1.94
Average number of children (0-17) living in household	0.64
Household includes at least one child	36%
Some household member is age 65+	11%
Some household member is age 75+	11%
Household includes at least one retiree	10%
Household consists of <u>one</u> adult living alone	28%
Household consists of a single parent family	15%
Household is a cultural or ethnic minority	10%
Household is a linguistic minority (where <u>no</u> adult knows English)	9%
Household is a racial minority	8%
Household is located in Census Tract 9501	19%
Household is located in Census Tract 9502	27%
Household is located in Census Tract 9503	6%
Household is located in Census Tract 9504	34%
Household is located in Census Tract 9505	11%
Household is located in Downtown Nantucket	19%
Description of Household's Current <u>Rental</u> Housing Unit:	
Room (in hotel/motel/inn or private home)	3%
Detached, single family house	61%
Multi-family dwelling (duplex, apartment, condo, etc.)	33%
<u>Number of Bedrooms:</u>	
No Separate Bedroom (Studio/Efficiency)	4%
1 Bedroom	30%
2 Bedrooms	33%
3+ Bedrooms	32%
CONDITION - <u>Renter's</u> current housing is in need of major repairs to make it truly habitable (YES)	7%
OVERCROWDING - "Not enough room in your house for all of the people who live there" (YES)	23%

* Responses from ONLY those 187 renters who answered any of the questions on page 6 of the questionnaire.

Financial Situation in Renter Nantucket Households:

Table 5.9.7b shows a brief financial profile for the renter households that responded to the Focus on Rental Housing questions on page 6 of the Nantucket Community Survey – 2006 questionnaire (Note: Not all renters answered the Supplemental Questions.) The following responses from the sub-set of 187 renters who did answer the Focus on Rental Housing section. (See also, Appendix 2.G)

Table 5.9.7b Financial Situation in Renter Nantucket Households

Financial Situation in <u>Renter</u> Nantucket Households	Percent of <u>Renter</u> * Nantucket Households
(Sub-Set N)	(N=187)
Household Reports Being “At Financial Risk” (YES)	35%
Been forced to move in past 12 months due to rent increase	8%
Household does not have a usable car/truck for local trips (to work, shopping, doctors, etc.)	3%
Household member(s) have low/poor credit rating	16%
Household member(s) sometimes go without adequate food	6%
Household member(s) sometimes go without appropriate clothing	1%
Household member(s) sometimes go without needed medical care or dental work	21%
Household often needs FREE food (from food pantry, charity kitchen, or friends/relatives)	5%
It is often <u>VERY DIFFICULT</u> to pay the monthly <u>rent</u>	15%
One or more critical bill goes unpaid each month	18%
If <u>NO</u> “Financial Assistance,” How Does Household Currently Cope With Rental Costs?	(N=136)
Currently <u>NOT</u> meeting rental housing costs (rent, utility bills, etc. are <u>overdue</u>)	8%**
Paying housing costs from employment income or other resources (Social Security, etc.)	70%**
Paying housing costs with borrowed money (from credit cards/loans, friends, relatives, etc.)	15%**

* Responses from ONLY those 187 renters who answered any of the questions on page 6 of the questionnaire.

** Responses from ONLY those 136 renters who answered any of the questions on page 6 of the questionnaire AND also reported receiving NO financial assistance.

Rental Subsidization in Renter Nantucket Households:

Table 5.9.7c shows a brief profile of rent subsidization among the renter households that responded to the Focus on Rental Housing questions on page 6 of the Nantucket Community Survey – 2006 questionnaire (Note: Not all renters answered the Focus on Rental Housing Questions.) The following responses are from the sub-set of 187 renters who did answer the Focus on Rental Housing questions section. (See also, Appendix 2.G)

Table 5.9.7c Rent Subsidization in Renter Nantucket Households

Financial Situation in <u>Renter</u> Nantucket Households	Percent of <u>Renter</u> * Nantucket Households
(Sub-Set N)	(N=187)
Household Reports Having a “<u>Rent Subsidy</u>” (YES)	9%
(Note: This question asked respondents to “fill-in ALL THAT APPLY”)	
Living in a Town Housing Authority or Senior Housing Unit	3%
MUST provide household income info in order to renew the lease	5%
Part of rent is paid by a government agency	1%
Part of rent is paid by a NON-government source (charity/church, non-profit organization, etc.)	1%
Section 8 Voucher	0%
Other (subsidized by employer, etc.)	2%

* Responses from ONLY those 187 renters who answered any of the questions on page 6 of the questionnaire.

Most Needy Households (see definition of “Most Needy” households in Section 5.4)

Characteristics of Most Needy Household Rental Housing:

Table 5.9.8a shows a brief demographic profile and a housing description for the renter most needy households that responded to the Focus on Rental Housing questions on page 6 of the Nantucket Community Survey – 2006 questionnaire (Note: Not all most needy renters answered the Supplemental Questions.) The following responses are from the sub-set of 58 most needy renters who did answer the Supplemental Questions section. (See also, Appendix 2.B, Table 2.B.5 and Appendix 2.G)

Table 5.9.8a General Characteristics of Most Needy Household Rental Housing

Most Needy <u>Rental</u> Housing Characteristics	Percent of <u>Renter</u> * Most Needy Nantucket Households
(Sub-Set N)	(N=58)
Demographic Profile of <u>Renter</u> Household:	
Average number of adults (18+) living in household	2.35
Average number of children (0-17) living in household	1.10
Household includes at least one child	56%
Some household member is age 65+	0%
Some household member is age 75+	0%
Household includes at least one retiree	3%
Household consists of <u>one</u> adult living alone	12%
Household consists of a single parent family	26%
Household is a cultural or ethnic minority	24%
Household is a linguistic minority (where <u>no</u> adult knows English)	14%
Household is a racial minority	20%
Household is located in Census Tract 9501	20%
Household is located in Census Tract 9502	28%
Household is located in Census Tract 9503	5%
Household is located in Census Tract 9504	39%
Household is located in Census Tract 9505	5%
Household is located in Downtown Nantucket	20%
Description of Household's Current <u>Rental</u> Housing Unit:	
Room (in hotel/motel/inn or private home)	7%
Detached, single family house	55%
Multi-family dwelling (duplex, apartment, condo, etc.)	37%
Number of Bedrooms:	
No Separate Bedroom (Studio/Efficiency)	4%
1 Bedroom	21%
2 Bedrooms	39%
3+ Bedrooms	37%
CONDITION - <u>Renter's</u> current housing is in need of major repairs to make it truly habitable (YES)	17%
OVERCROWDING - “Not enough room in your house for all of the people who live there” (YES)	49%

* Responses from ONLY those 58 most needy renters who answered any of the questions on page 6 of the questionnaire.

Financial Situation in Renter Most Needy Households:

Table 5.9.8b shows a brief financial profile for the renter most needy households that responded to the Focus on Rental Housing questions on page 6 of the Nantucket Community Survey – 2006 questionnaire (Note: Not all most needy renters answered the Supplemental Questions.) The following responses are from the sub-set of 58 most needy renters who did answer the Supplemental Questions section. (See also, Appendix 2.G)

Table 5.9.8b Financial Situation in Renter Most Needy Households

Financial Situation in <u>Renter</u> Most Needy Households	Percent of <u>Renter</u> * Most Needy Nantucket Households
(Sub-Set N)	(N=58)
Household Reports Being “At Financial Risk” (YES)	37%
Been forced to move in past 12 months due to rent increase	16%
Household does not have a usable car/truck for local trips (to work, shopping, doctors, etc.)	7%
Household member(s) have low/poor credit rating	40%
Household member(s) sometimes go without adequate food	13%
Household member(s) sometimes go without appropriate clothing	4%
Household member(s) sometimes go without needed medical care or dental work	52%
Household often needs FREE food (from food pantry, charity kitchen, or friends/relatives)	18%
It is often <u>VERY DIFFICULT</u> to pay the monthly <u>rent</u>	34%
One or more critical bill goes unpaid each month	45%
If <u>NO</u> “Financial Assistance,” How Does Household Currently Cope With Rental Costs?	(N=43)
Currently <u>NOT</u> meeting rental housing costs (rent, utility bills, etc. are <u>overdue</u>)	27%**
Paying housing costs from employment income or other resources (Social Security, etc.)	35%**
Paying housing costs with borrowed money (from credit cards/loans, friends, relatives, etc.)	32%**

* Responses from ONLY those 58 most needy renters who answered any of the questions on page 6 of the questionnaire.

** Responses from ONLY those 43 most needy renters who answered any of the questions on page 6 of the questionnaire AND also reported receiving NO financial assistance.

Rent Subsidization in Renter Most Needy Households

Table 5.9.8c shows a profile of rent subsidization among the renter most needy households that responded to the Focus on Rental Housing questions on page 6 of the Nantucket Community Survey – 2006 questionnaire (Note: Not all most needy renters answered the Supplemental Questions.) The following responses are from the sub-set of 58 most needy renters who did answer the Focus on Rental Housing section. (See also, Appendix 2.G)

Table 5.9.8c Rental Subsidization in Renter Most Needy Households

Financial Situation in <u>Renter</u> Most Needy Households	Percent of <u>Renter</u> * Most Needy Nantucket Households
(Sub-Set N)	(N=58)
Household Reports Having a “<u>Rent Subsidy</u>” (YES)	13%
(Note: This question asked respondents to “fill-in ALL THAT APPLY”)	
Living in a Town Housing Authority or Senior Housing Unit	0%
MUST provide household income info in order to renew the lease	9%
Part of rent is paid by a government agency	0%
Part of rent is paid by a NON-government source (charity/church, non-profit organization, etc.)	4%
Section 8 Voucher	0%
Other (subsidized by employer, etc.)	0%

* Responses from ONLY those 58 most needy renters who answered any of the questions on page 6 of the questionnaire.

